

10. In a system which possesses remote and central related entities, a system for simulating a face to face sales transaction in a remote facility which serves as a point of contact for the customer comprising:

means for storing in a database in a central computerized facility, computerized graphics, audio, and data,

electronic and computing means at a remote computerized facility adapted to receive and download computerized graphics, audio and data,

means for connecting the remote computerized facility with the central computerized facility,

means enabling the central computerized facility to transmit from its database graphics in the form of video images, audio in the form of computerized voice and music and data in the form of text relating to goods and services being offered at the remote facility,

input means enabling a customer at the remote computerized facility to access and view specific information about the goods and services in the database at the central computerized facility, said input means being one of; (a) touch screen input means, (b) voice input means, (c) keyboard input means, and (d) cursor input means,

means enabling a customer after viewing the goods and services information to electronically negotiate a contract relative to the goods and services, said means being one of (a), (b), (c), and (d).

means enabling the central computerized facility to generate and transmit to the remote computerized facility for review a contract so negotiated,

means for selectively allowing the customer to interact with a live representative via video or audio or any combination thereof, simultaneous to the presentation of information on goods and services, and

means for allowing the remote user to download and print out any contracts, applications, authorizations or other transaction specific paperwork.

11. The system of claim 10 wherein the goods and services being negotiated are offered at both the central and remote facilities.

12. The system of claim 10 including means for linking the remote entity with a plurality of central entities.

#### Remarks

Claims 6 through 9 were rejected under 35 U.S.C. 103(a) as being unpatentable over an article in the January 9, 1995 *Advertising Age* in view of *Netscape Navigator* and the application is under appeal. The final rejection was carefully studied, and to discuss the issues involved the Examiner granted applicant's attorney an interview. Following a discussion of the date of the invention, the Examiner and the attorney discussed claims which distinguished over both the art and internet activities. Such a distinguishing claim was informally forwarded for the Examiner's review, and returned with suggested changes. This agreed upon claim is now submitted as new claim 10. The interview is greatly appreciated.

Respectfully submitted,

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Attorney of Record